

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: ROBERT GUTHRIE

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Case No.: 09-04541

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/13/2009.
- 2) This case was confirmed on 04/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2009.
- 5) The case was dismissed on 01/13/2010.
- 6) Number of months from filing to the last payment: 11
- 7) Number of months case was pending: 15
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,200.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 4,155.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 4,155.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,583.05
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 297.04
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 1,880.09**

Attorney fees paid and disclosed by debtor **\$ 726.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GMAC MORTGAGE LLC	OTHER	NA	NA	NA	.00	.00
THE BANK OF NEW YORK	SECURED	431,101.62	430,200.75	.00	.00	.00
HOUSEHOLD BANK	SECURED	27,787.35	26,710.53	.00	.00	.00
HFC	UNSECURED	8,888.97	NA	NA	.00	.00
CHASE AUTO FINANCE	SECURED	38,000.00	36,050.38	.00	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	5,800.00	NA	NA	.00	.00
HSBC AUTO FINANCE	SECURED	10,000.00	30,977.83	10,000.00	1,762.95	511.96
HSBC AUTO FINANCE	UNSECURED	2,714.00	.00	20,977.83	.00	.00
ADVANCE AMERICA	UNSECURED	1,333.46	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	200.00	264.93	264.93	.00	.00
AMERICAN HOME SHIELD	UNSECURED	416.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	4,751.37	5,607.81	5,607.81	.00	.00
APPLIED BANK	UNSECURED	1,865.00	1,865.11	1,865.11	.00	.00
BLATT HASENMILLER LE	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	871.00	1,114.15	1,114.15	.00	.00
ECAST SETTLEMENT COR	UNSECURED	500.00	985.41	985.41	.00	.00
CASHCALL INC	UNSECURED	5,276.12	6,410.11	6,410.11	.00	.00
LVNV FUNDING	UNSECURED	1,627.98	1,689.39	1,689.39	.00	.00
CREDITORS FINANCIAL	OTHER	.00	NA	NA	.00	.00
ECARE CONTACT CENTER	UNSECURED	1,857.70	NA	NA	.00	.00
FIRST CHOICE	UNSECURED	250.00	NA	NA	.00	.00
FIRST CHOICE LOANS	OTHER	.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	466.63	447.48	447.48	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FRIEDMAN & WEXLER	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,309.54	1,364.57	1,364.57	.00	.00
THE LOAN MACHINE	UNSECURED	4,204.38	NA	NA	.00	.00
LVNV FUNDING LLC	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	956.56	950.01	950.01	.00	.00
PAYDAY LOAN STORE	UNSECURED	2,300.00	NA	NA	.00	.00
RESURGENCE FINANCIAL	OTHER	.00	NA	NA	.00	.00
UNITED STUDENT AID F	UNSECURED	4,000.00	10,987.83	10,987.83	.00	.00
SUN CASH LOANS	UNSECURED	967.00	NA	NA	.00	.00
TARGET NATIONAL BANK	UNSECURED	7,000.00	6,854.13	6,854.13	.00	.00
ZIP 19.COM	UNSECURED	1,857.00	NA	NA	.00	.00
ROBIN GUTHRIE	OTHER	.00	NA	NA	.00	.00
ROBIN GUTHRIE	OTHER	.00	NA	NA	.00	.00
ROBIN GUTHRIE	OTHER	.00	NA	NA	.00	.00
ROBIN GUTHRIE	OTHER	.00	NA	NA	.00	.00
HOUSEHOLD BANK	SECURED	NA	5,131.00	5,231.00	.00	.00
SALLIE MAE SERVICING	UNSECURED	NA	10,723.49	10,723.49	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	5,231.00	.00	.00
Debt Secured by Vehicle	10,000.00	1,762.95	511.96
All Other Secured	.00	.00	.00
TOTAL SECURED:	15,231.00	1,762.95	511.96
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	70,242.25	.00	.00

Disbursements:

Expenses of Administration	\$ 1,880.09	
Disbursements to Creditors	\$ 2,274.91	
TOTAL DISBURSEMENTS:		\$ 4,155.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.